Case 17-34839 Doc 1 Filed 11/21/17 Entered 11/21/17 12:38:24 Desc Main Page 1 of 10 Fill in this information to identify your case: United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois Case number (If known): _ Chapter you are filing under: NOV 27 2017 Chapter 7 ☐ Chapter 11 JEFFREY P. ALLSTED Theck if this is an amended filing Chapter 12 ☐ Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, First name your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 9 6 3 3 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer Identification number 9 xx - xx -____ (ITIN)

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First Name Middle Name East Name	DREI)	Case number (if known)

Nether content of the property of the content of th		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Number (EIN) you have used i	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	
	Dusiliess Hallie	Business name
	EIN	EIN
	EIN	EIN
5. Where you live	用的现在分词 使用的现在分词 的现在分词 的现在分词 使用的现在分词 经可以证券 经收益 计多数 化二甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基	If Debtor 2 lives at a different address:
	1549 W Sherwin Ave Aut #205	Number Street
	Chicago IL Walle State ZIP Code	City State ZIP Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
v March Scheduler	City State ZIP Code	City State ZIP Code
Why you are choosing	странов на при на пр - Chepk one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1

Case 17-34839 Doc 1 Filed 11/21/17 Entered 11/21/17 12:38:24 Desc Main Page 3 of 10 Document Debtor 1 Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing The chapter of the Bankruptcy Code you for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file ☑ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your 8. How you will pay the fee local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for Σ**d** No. bankruptcy within the Yes. District ___ last 8 years? When Case number MM / DD / YYYY When MM / DD / YYYY MM / DD / YYYY 10. Are any bankruptcy ☑ No cases pending or being ☐ Yes. Debtor filed by a spouse who is Relationship to you not filing this case with When you, or by a business Case number, if known MM / DD / YYYY partner, or by an affiliate? Relationship to you When Case number, if known MM / DD / YYYY 11. Do you rent your

residence?

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Mo. Go to line 12.

☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Debtor 1	First Name Middle Na		Ar (Z Last Na	l Grac	20	Ü	Case number (if kno	own)		***************************************
Part 3:	Report About Any	Busine	sses Yo	u Own as a	Sole Pro	prietor				
of any busines individu separat a corpo LLC. If you had sole professole prof	proprietorship is a se you operate as an al, and is not a e legal entity such as ration, partnership, or ave more than one prietorship, use a e sheet and attach it	—	Name of Number City Check to Head Sing Stood	and location of business, if and Street Street the appropriate lith Care Busingle Asset Real cikbroker (as diamodity Broke	e box to de. ness (as de Estate (as efined in 11	scribe your bus fined in 11 U.S. defined in 11 U I U.S.C. § 101(8 ed in 11 U.S.C. §	C. § 101(27A)) J.S.C. § 101(51B) 53A))	ZIP Code		
Chapte Bankru are you debtor For a def	u filing under r 11 of the ptcy Code and a small business finition of small debtor, see . § 101(51D).	most re any of the No.	re filing us appropria cent bala nese doca I am not I am filin I am filin	nce sheet, sta uments do not filing under Ci g under Chapi ruptcy Code.	11, the cou If you indic tement of c exist, follo hapter 11.	operations, cash withe procedure	hether you are a a a small busines: -flow statement, a in 11 U.S.C. § 1 all business debto	s debtor, you and federal in 116(1)(B). or according t	must attach you need tax returns the definition	our rn or if
4. Do you o property alleged of immit identifia	that poses or is to pose a threat nent and ble hazard to	M No		the hazard?	perty or <i>i</i>	Any Property	That Needs i	mmediate ,	Attention	
Or do you property immedia For example perishable that must i	ealth or safety? ou own any that needs te attention? ole, do you own goods, or livestock be fed, or a building turgent repairs?		If immed	liate attention	is needed,	why is it neede	d?			
	,		Where is	the property?	Number	Street				
fficial Form 1			Volent		City			State	ZIP Code	
	9 i		voluntai	v Petition for	Individua	is Filipa for Ra	nkruntov			

Debtor 1

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Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Abo		

Yoy must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 				
	No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.				
17. Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.			
Do you estimate that after any exempt property is excluded and administrative expenses	No No	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?		
are paid that funds will be available for distribution to unsecured creditors?	u res				
available for distribution to unsecured creditors?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
available for distribution to unsecured creditors? 8. How many creditors do you estimate that you owe?	1-49 50-99 100-199	5,001-10,000	□ 50,001-100,000 □ More than 100,000 □ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion		
available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate your assets to	1-49 50-99 100-199 200-999 \$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	5,001-10,000 10,001-25,000 \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million	50,001-100,000 More than 100,000 \$500,000,001-\$1 billion \$1,000,000,001-\$10 billion		

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

* Ansche Lucen	*
Signature of Debtor 1	Signature of Debtor 2
Executed on	Executed on
	MM / DD / YYYY Name to be a superior of the s

bbtor 1 First Name Middle Nam	Document Orcal Last Name	Page 7 of 10 Case number (# known)	
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in to proceed under Chapter 7, 11, 12, or 13 available under each chapter for which the notice required by 11 U.S.C. § 342(b) knowledge after an inquiry that the inform	3 of title 11, United States Code, a ne person is eligible. I also certify t nand, in a case in which & 707(h)/2	nd have explained the relief hat I have delivered to the debtor(s LVD) applies, certify that I have be
	Printed name		
	Number Street		
	City	State	ZIP Code
	Contact phone	Email address	
	Bar number	State	

or you if you are filing this inkruptcy without an torney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.			
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.			
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.			
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.			
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?			
	☐ No ☑ Yes			
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? \[\begin{align*} \text{No} \text{Yes} \end{align*}			
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy for No			
	Yes. Name of PersonAttach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.			
,	× Found July Signature of Debtor 1 Signature of Debtor 2			
	Date Date			
	MM / DD / YYYY Contact phone Contact phone			
	Cell phone (3) 808 – 4849 Cell phone			
	Email address Onche areno 70 amui. Email address			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: Porache' Mildred Green)	
Debtor (s))	Case No.
)	Chapter # 7

List of Creditors

Coyne College	Coned
Acct #: 810594	Acct#: 6823299043
\$221.40	#97.69
Devry University	Bank of America
Ant#: D03250765	Acet #: 4264 2879 9644 7112
<i>\$741.39</i>	# 285.85
Credit One Bank	Bank of America
Acct #: 4447 9622 7573 7678	Acct #: 2910 1322 1847
#1,159.44	#253.15
Credit One Bank	Toyota Financial Services
Acct #: 5466 4511 2451 3657	Acct #:004 6851307
\$870.38	\$6,825.25
People's Gas	Paypal Credit
Acct #: 2 5000 7272 2571	Acct #: 5049 9060 7620 4486
#101 In	#2,512.21

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Ora Dental Studio-Wicher Park	
Acct #: GRU081	
\$369.00	
U-HOUL	
Acct #: 32562090	
\$95.06	
City of Chicago Ticket #: 9190867536 \$146.40 Plate#: E712762	
License#:6650-6739-1772	
City of Chicago Tichet#: 9190867537 \$488.00 Plate#: =712762	
License#:C650-6739-1772	